

/M.G./

09/29/2009

PATENT

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Application of:

Sheldon H. Foss Jr. <i>et al.</i>	Confirmation No.:	4917
Serial No.:	Group Art Unit:	3694
Filed:	Examiner:	Mary Gregg
	Docket No.:	03101.1030

For: **System, Method and Apparatus for Providing Financial Services**

RESPONSE TO FINAL OFFICE ACTION

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Sir:

The Final Office Action mailed July 20, 2009 has been carefully considered. In response, the Applicants timely submit this Response to Final Office Action. Please enter the following amendments and consider the following remarks.

AUTHORIZATION TO DEBIT DEPOSIT ACCOUNT

It is believed that extensions of time or fees for net addition of claims are not required, beyond those, which may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 C.F.R. §1.136(a), and any fees required therefor (including fees for net addition of claims) are hereby authorized to be charged to Deposit Account No. 50-3479.